

# Exhibit 13

**SA'UD S. HABIB**

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**WORK EXPERIENCE**

**2012- 2013**

**HEW Federal Credit Union-Head Teller**

- Managed and supervised the Teller line
- Provide training and guidance to all tellers
- Answered and handled customers inquiries
- Solved Client issues
- Responsible for the Vault, settle the Vault, my drawer, and the Branch daily
- Accurate handling of customers financial transactions
- Generate new sales referrals/new businesses

**2000-2012**

**Pizza King Café - Joint Owner/Manager**

- Managed and trained all restaurant staff on customer service
- Coached staff and led them to achieve restaurant sales goals
- Managed all financial needs, Banking, Payroll, Purchases and Marketing

**2000-2010**

**M&T Bank-Branch Manager-Assistant Vice President**

- Ensure attainment of branch goals
- Develop new retail and commercial business at every opportunity
- Serve as a proactive team leader in the M&T Branch System
- Committed to sales and service
- Prospecting and enhancing business relations
- Responsible for directing sales and business development
- Meeting operational objectives and ensuring the branch achieve its annual goal
- Management duties include staff development and supervisory responsibility for branch staff
- Assist branch customers and manage a portfolio of business clients
- Representing and building the bank presence in the community

**1995-2000**

**SunTrust Bank-Assistant Manager**

- Assumed the day-to-day direct supervision of the branch through managing and developing branch employees
- Overseeing branch operation
- Soliciting/servicing new and existing customers
- Exercised sound business judgment and decision-making by balancing employee concern, customer service and bank risk

**1992-1995**

**First Union-Support Team Specialists**

- Trained staff of all branches on First Union new computer system
- Performed customer service duties
- Directed platform duties and branch activities.
- Solved customer's problems
- Sold bank products

**1988-1992**

**NVR Savings Bank-Assistant Manager**

- Managed daily operations of the branch
- Analyzed financial needs of clients
- Generated and maintained investments
- Promoted and executed sales of products and services to the community
- Maintained office payroll, trained and reviewed staff
- Chaired branch meetings
- Prepared monthly audits and monthly reports, and handled customers inquiries

**1987-1988**

**Central Fidelity Bank-Head Teller/CSR**

- Managed and supervised the Teller line
- Provide training and guidance to all tellers
- Answered and handled customers inquiries
- Solved Client issues

**1985-1987**

**United Virginia Bank-Teller**

- Assist branch customers with their banking needs
- Sell bank products

**1978-1979**

**Shahba High School**

- Taught High School student grades 7, 8, 9, 10, 11 Social Studies
- Grade 12 political Studies and Philosophy

**EDUCATION**

- **MBPA, Southeastern University Washington DC**
- **LANGUAGES**                      **English and Arabic**